



EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF SERVICE

District/off: 0417-8  
Case: 02-03218-8-JRLUser: LK  
Form ID: DIS-001Page 1 of 3  
Total Served: 121

Date Rcvd: Jul 23, 2002

The following entities were served by first class mail on Jul 25, 2002.

DA ALGERNON L. BUTLER, III, P. O. BOX 38, WILMINGTON, NC 28402  
D D'ANJOLELL, RICHARD MICHAEL, JR., 3717 E. BEACH DRIVE, OAK ISLAND, NC 28465  
T Walter L. Hinson, P. O. Box 7479, Wilson, NC 27895-7479  
1 SAM'S CLUB, MANAGING AGENT/OFFICER, 608 SOUTHWEST 8TH ST., BENTONVILLE, AR 72712  
2 ADVANTA BUSINESS CARDS, MANAGING AGENT/OFFICER, PO BOX 8088, PHILADELPHIA, PA 19101-8088  
3 ADVANTA LEASING SERVICES, MANAGING AGENT/OFFICER, PO BOX 41598, PHILADELPHIA, PA 19101-1598  
4 +ALEX DEVITO, 201 BEVALE RD., WILMINGTON, NC 28401-9071  
5 ALITALIA, C/O ALGERNON L. BUTLER, WILMINGTON, NC 28402  
6 ALLIED INTERNATIONAL, MANAGING AGENT/OFFICER, PO BOX 950, SANTA CLARITA, CA 91380  
7 ALLIED INTL. CREDIT CORP., MANAGING AGENT/OFFICER, PO BOX 950, SANTA CLARITA, CA 91380  
8 AMERICAN EXPRESS, MANAGING AGENT/OFFICER, PO BOX 297884, FORT LAUDERDALE, FL 33329-7884  
9 AMERICAN EXPRESS OPTIMA, MANAGING AGENT/OFFICER, SUITE 0002, CHICAGO, IL 60679-0002  
10 AMERICAN EXPRESS TRAVEL, MANAGING AGENT/OFFICER, PO BOX 27084, GREENSBORO, NC 27425-7084  
11 AT&T, MANAGING AGENT/OFFICER, PO BOX 78522, PHOENIX, AZ 85062  
12 +AT&T WIRELESS, MANAGING AGENT/OFFICER, 2651 OLIVE STREET, ST LOUIS, MO 63103-1423  
13 AUTHORIZE.NET CORPORATION, MANAGING AGENT/OFFICER, 915 S. 500 E. SUITE 200,  
AMERICAN FORK, UT 84003  
14 BANK OF AMERICA, MANAGING AGENT/OFFICER, PO BOX 22041, GREENSBORO, NC 27420  
15 BANK OF AMERICA CHECKING, MANAGING AGENT/OFFICER, CHARLOTTE, NC 28255-0001  
16 BANK OF AMERICA CREDIT LINE, MANAGING AGENT/OFFICER, PO BOX 260059, GREENSBORO, NC 27420  
17 BB&T, JACK R. HAYES, PO BOX 1847, WILSON, NC 27894-1847  
18 CAPITAL ONE, MANAGING AGENT/OFFICER, PO BOX 85184, RICHMOND, VA 23285-5184  
19 CARDSERVICE INTERNATIONAL, MANAGING AGENT/OFFICER, PO BOX 2310, AGOURA HILLS, CA 91376-2310  
20 CB ACCOUNTS INC., MANAGING AGENT/OFFICER, 114 STATE ST. SUITE 3C, PEORIA, IL 61602  
21 CB ACCOUNTS, INC., MANAGING AGENT/OFFICER, PO BOX 1289, PEORIA, IL 61654-1289  
22 CHASE, MANAGING AGENT/OFFICER, PO BOX 15583, WILMINGTON, DE 19886-1194  
23 CLIENT SERVICES, INC., MANAGING AGENT/OFFICER, 3451 HARRY S. TRUMAN BLVD.,  
ST CHARLES, MO 63301  
24 CONSOLIDATED PLASTICS CO., MANAGING AGENT/OFFICER, 8181 DARROW RD., TWINSBURG, OH 44087  
25 CORPORATE RECEIVABLES, INC., MANAGING AGENT/OFFICER, PO BOX 32995, PHOENIX, AZ 85064-2995  
26 D&B RMS, 340 INTERSTATE N. PARKWAY, PO BOX 723001, ATLANTA, GA 31139-0001  
27 DFS ACCEPTANCE, MANAGING AGENT/OFFICER, PO BOX 4125, CAROL STREAM, IL 60197  
28 DIRECT MERCHANTS, MANAGING AGENT/OFFICER, PO BOX 17036, BALTIMORE, MD 21297-0448  
29 ENCORE RECEIVABLE MANAGEMENT, INC., PO BOX 3330, OLATHE, KS 66063-3330  
30 EXCEL TELECOM, MANAGING AGENT/OFFICER, PO BOX 650582, DALLAS, TX 75265-0582  
31 EXCEL TELECOM, MANAGING AGENT/OFFICER, PO BOX 78129, PHOENIX, AZ 85062  
32 EXODUS, MANAGING AGENT/OFFICER, DEPT. CH 10729, PALATINE, IL 60055-0729  
33 FEDEX, MANAGING AGENT/OFFICER, PO BOX 1140, MEMPHIS, TN 38101  
34 FIRST NORTH AMERICAN NATIONAL BANK, MANAGING AGENT/OFFICER, PO BOX 830008,  
BALTIMORE, MD 21283-0008  
36 GC SERVICES, MANAGING AGENT/OFFICER, PO BOX 3724, KNOXVILLE, TN 37927  
37 GC SERVICES, MANAGING AGENT/OFFICER, 6330 GULFTON, HOUSTON, TX 77081  
38 GOTO.COM, MANAGING AGENT/OFFICER, 74 N. PASADENA AVE 3RD FLOOR, PASADENA, CA 91103  
39 +HBI, MANAGING AGENT/OFFICER, 2445 N. 32 STREET, PHOENIX, AZ 85008-2102  
40 HOUSEHOLD BANK, MANAGING AGENT/OFFICER, PO BOX 703, WOODDALE, IL 60191  
41 +HRS USA, MANAGING AGENT/OFFICER, DEPT. 7680, CAROL STREAM, IL 60116-0001  
42 +IMAC, MANAGING AGENT/OFFICER, PO BOX 268914, OKLAHOMA CITY, OK 73126-8914  
44 IPM COMPUTERS, MANAGING AGENT/OFFICER, 501 N. 3RD ST., WILMINGTON, NC 28401  
45 J2 GLOBAL COMMUNICATIONS, MANAGING AGENT/OFFICER, 6922 HOLLYWOOD BLVD. 8TH FLOOR,  
HOLLYWOOD, CA 90028  
47 +MAGNUS SERVICES, INC., MANAGING AGENT/OFFICER, PO BOX 43370, BALTIMORE, MD 21236-0370  
48 MARYLAND NATIONAL BANK, C/O RICHAD DEJANA & ASSOCIATES, PLLC, 126 N. MERIDIAN RD.,  
KALISPELL, MT 59901  
49 MBNA, MANAGING AGENT/OFFICER, UNION PLANTERS - PO BOX 15137, WILMINGTON, DE 19886-5137  
51 MICHAEL A. GREEN, MAUPIN, TAYLOR & ELLIS, PA, 1985 EASTWOOD RD., SUITE 200,  
WILMINGTON, NC 28403  
52 MOISHE'S MINI STORAGE, MANAGING AGENT/OFFICER, 449 W. 14TH ST., NEW YORK, NY 10014  
53 MONOGRAM CREDIT CARD, MANAGING AGENT/OFFICER, PO BOX 4537 DEPT. 49,  
CAROL STREAM, IL 60197-4537  
54 NATIONWIDE CREDIT, INC., MANAGING AGENT/OFFICER, 3600 EAST UNIVERSITY DR., SUITE B-1350,  
PHOENIX, AZ 85034-7296  
55 NETWORK SOLUTIONS, MANAGING AGENT/OFFICER, PO BOX 17308, BALTIMORE, MD 21297  
56 NEXTEL COMMUNICATIONS, MANAGING AGENT/OFFICER, 2001 EDMUND HALLEY DR., RESTON, VA 20191  
57 NC DEPARTMENT OF REVENUE, OFFICE SVCS DIV - BANKRUPTCY UNIT, PO BOX 1168,  
RALEIGH, NC 27602-1168  
58 OFFICE DEPOT, MANAGING AGENT/OFFICER, PO BOX 9029, DES MOINES, IA 50368-9029  
59 OSI COLLECTION SERVICES, INC., MANAGING AGENT/OFFICER, PO BOX 43350, PHOENIX, AZ 85080-3350  
60 PACIFIC BELL PAYMENT CENTER, MANAGING AGENT/OFFICER, VAN NUYS, CA 91388  
61 PAYPAL, MANAGING AGENT/OFFICER, PO BOX 45950, OMAHA, NE 68145  
62 +PEOPLES BANK, ATTN: MANAGING AGENT, PO BOX 10311, STAMFORD, CT 06904-2311  
63 RAS GROUP, INC., PO BOX 927, HIGHTSTOWN, NJ 08520  
64 RAS GROUP, INC., MANAGING AGENT/OFFICER, 1010 NORTHERN BLVD. SUITE 212, GREAT NECK, NY 11021  
65 REGISTER.COM, MANAGING AGENT/OFFICER, 575 EIGHTH AVE. - 11TH FLOOR, NEW YORK, NY 10018  
66 RELIABLE OFFICE SUPPLY, MANAGING AGENT/OFFICER, 1501 WOODFIELD RD. - SUITE 300 W,  
SCHAUMBURG, IL 60173  
67 RICHARD DEJANA & ASSOCIATES, MANAGING AGENT/OFFICER, 126 N. MERIDIAN RD., KALISPELL, MT 59901  
68 RISK MANAGEMENT ALTERNATIVES, MANAGING AGENT/OFFICER, 777 BROOKSEGE PLAZA DR.,  
WESTERVILLE, OH 43081  
69 RISK MANAGEMENT ALTERNATIVES, INC., MANAGING AGENT/OFFICER, 4360 NORTHEAST EXPRESSWAY/NSO,  
ATLANTA, GA 30340  
70 RISK MANAGEMENT ALTERNATIVES, INC., MANAGING AGENT/OFFICER, 10 LAKE CTR EXEC PARK - 401 RT 73 N.,  
MARTLON, NJ 08053  
71 +SEARS, MANAGING AGENT/OFFICER, 45 CONGRESS STREET, SALEM, MA 01970-5579

72 RECOVERY BUREAU OF AMERICA, INC., MANAGING AGENT/OFFICER, 28035 N. AVE. STANFORD,  
SANTA CLARITA, CA 91355  
73 SMITH DEBNAM NARRON WYCHE ET AL, C/O AARON N. BAILEY, PO BOX 26268, RALEIGH, NC 27611-6268  
75 THE SIGMON LAW FIRM, MANAGING AGENT/OFFICER, 1100 NAVAHO DR., SUITE 112, RALEIGH, NC 27609  
76 TRIADVANTAGE CREDIT SERVICES, INC., MANAGING AGENT/OFFICER, 1160 CENTRE POINTE DR., SUITE 1,  
MENDOTA HEIGHTS, MN 55120-1270  
77 UNITED RECOVERY SYSTEMS, INC., MANAGING AGENT/OFFICER, 3100 S. GESSNER RD., SUITE 400,  
HOUSTON, TX 77063  
78 UNIVERSAL CARD, MANAGING AGENT/OFFICER, PO BOX 44167, JACKSONVILLE, FL 32231-4167  
79 +UP BANK CC, MANAGING AGENT/OFFICER, PO BOX 42, ATLANTA, GA 30301-0042  
80 +US CELLULAR, MANAGING AGENT/OFFICER, 8410 W. BRYN MAWR AVE, SUITE 700, CHICAGO, IL 60631-3463  
81 VCS, MANAGING AGENT/OFFICER, PO BOX 59207, MINNEAPOLIS, MN 55459  
82 VERISIGN.COM, MANAGING AGENT/OFFICER, 487 E. MIDDLEFIELD RD., MOUNTAIN VIEW, CA 94043  
83 VIKING COLLECTION SERVICES, MANAGING AGENT/OFFICER, PO BOX 59207, MINNEAPOLIS, MN 55459  
84 +VIKING OFFICE FURNITURE, MANAGING AGENT/OFFICER, PO BOX 2428, JACKSONVILLE, FL 32203-2428  
85 WELLS FARGO HOME MORTGAGE, MANAGING AGENT/OFFICER, PO BOX 371356, PITTSBURGH, PA 15250  
87 +WOLFPPOFF & ABRAMSON, LLP, ATTN: MANAGING AGENT/OFFICER, TWO IRVINGTON CTR.702 KING FARM BV,  
ROCKVILLE, MD 20850  
88 NATIONAL REVENUE CORPORATION, ATTN: MANAGING AGENT OFFICER, 2323 LAKE CLUB DRIVE,  
COLUMBUS, OH 43232  
89 CP&L, ATTN: MANAGING AGENT/OFFICER, PO BOX 1551, RALEIGH, NC 27602  
90 DLJ DIRECT, INC., ATTN: MANAGING AGENT/OFFICER, 501 PLAZA II-HARBORSIDE FIN CTR,  
JERSEY CITY, NJ 07311  
91 AMERICAN EXPRESS CARD ACCEPTANCE, ATTN: MANAGING AGENT, PO BOX 53852, PHOENIX, AZ 85072  
92 BARNES WHOLESALE, ATTN: MANAGING AGENT, 114 MAIN STREET, VINCENNES, IN 47591  
93 BELL SOUTH, ATTN: MANAGING AGENT, PO BOX 70807, CHARLOTTE, NC 28272  
94 HARRY AND LINDA TURNER, 425 MCQUILLAN DRIVE, WILMINGTON, NC 28412  
95 CHAMELION/KIND DESIGNS, ATTN: MANAGING AGENT/OFFICER, 1 WEST DEER VALLEY ROAD #109,  
PHOENIX, AZ 85027  
96 CULLIGAN, ATTN: MANAGING AGENT, 2017 CAROLINA BEACH ROAD, WILMINGTON, NC 28401  
97 DELL HOME SYSTEMS, ATTN: MANAGING AGENT/OFFICER, PO BOX 149261, AUSTIN, TX 78714-9261  
98 FIRST DATA CORPORATION, ATTN: MANAGING AGENT/OFFICER, 5660 NEW NORTHSIDE DR., STE 1400,  
ATLANTA, GA 30328  
99 MCI WORLDCOM, ATTN: MANAGING AGENT/OFFICER, PO BOX 650547, DALLAS, TX 75265-0547  
100 NTPC, ATTN: MANAGING AGENT/OFFICER, PO BOX 947, PINELLAS PARK, FL 33780-0947  
101 PELICAN COMPANIES, C/O BUILDERS FIRST, 5415 MARKET ST., WILMINGTON, NC 28405  
102 DISCOVER CARD, ATTN: MANAGING AGENT, PO BOX 30943, SALT LAKE CITY, UT 84130-0943  
103 PROTECT AMERICA, ATTN: MANAGING AGENT, 1717 NORTH IH35 #200, ROUND ROCK, TX 78664  
104 RT 101 NORTH, ATTN: MANAGING AGENT, 550 SOUTH G STREET, SUITE 8, ARCATA, CA 95521  
105 SANDS OF TIME, ATTN: MANAGING AGENT, 951 OLD COUNTY ROAD, BOX 102, BELMONT, CA 94002  
106 SPRINT PCS, ATTN: MANAGING AGENT, PO BOX 219718, KANSAS CITY, MO 64121-9718  
107 THE 548 BUILDING, ATTN: MANAGING AGENT, 548 SPRING STREET, LOS ANGELES, CA 90013  
108 THOMPSON, PRICE SCOTT ADAMS & CO, ATTN: MANAGING AGENT, 4024 OLEANDER DR., STE 2,  
WILMINGTON, NC 28403  
109 WOODBURY & CO., ATTN: MANAGING AGENT, PO DRAWER 270, WILMINGTON, NC 28402  
110 ULINE, ATTN: MANAGING AGENT, 2200 S. LAKESIDE DR., WAUKEGAN, IL 60085  
111 UPS, ATTN: MANAGING AGENT, 55 GLENLAKE PARKWAY, NE, ATLANTA, GA 30328  
112 WELLS FARGO, ATTN: MANAGING AGENT, PO BOX 10347, DES MOINES, IA 50306  
113 3 D PIPES, LTD, ATTN: MANAGING AGENT, 554 W. GARFIELD AVE., GLENDALE, CA 91204  
114 MS. SONDRRA D'ANJOLELL, 115 SE 6TH STREET, OAK ISLAND, NC 28465  
115 NCO FINANCIAL SERVICES, ATTN: MANAGING AGENT, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044  
116 JAMES WEST, ATTORNEY AT LAW, 3100 S. GESSNER, STE 630, HOUSTON, TX 77063  
117 ASJ ACCOUNT SOLUTIONS, ATTN: MANAGING AGENT, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228  
118 GE CAPITAL, ATTN: MANAGING AGENT, 42465 RIVER BOAT RD., SALT LAKE CITY, UT 84123  
119 AMERICAN EXPRESS CENTURION BANK, C/O BECKET & LEE, PO BOX 3001 DEPT., MALVERN, PA 19355-0701

The following entities were served by electronic transmission on Jul 23, 2002 and receipt of the transmission was confirmed on:

14 EDI: BANKAMER.COM Jul 23 2002 23:13:00 BANK OF AMERICA, MANAGING AGENT/OFFICER, PO BOX 22041,  
GREENSBORO, NC 27420  
35 EDI: FIRSTUSA.COM Jul 23 2002 23:13:00 FIRST USA, MANAGING AGENT/OFFICER,  
DEPT. 0555 - PO BOX 710555, COLUMBUS, OH 43271-0555  
43 EDI: IRS.COM Jul 23 2002 23:13:00 INTERNAL REVENUE SERVICE, INSOLVENCY SUPPORT SERVICES,  
320 FEDERAL PLACE, ROOM 335, GREENSBORO, NC 27401  
46 EDI: TSYS.COM Jul 23 2002 23:13:00 LOWE'S, MANAGING AGENT/OFFICER, PO BOX 105980 - DEPT. 79,  
ATLANTA, GA 30353-5980  
50 EDI: TSYS.COM Jul 23 2002 23:13:00 MCCBG, MANAGING AGENT/OFFICER, PO BOX 105980 DEPT. 64,  
ATLANTA, GA 30353-5980  
74 +EDI: TSYS.COM Jul 23 2002 23:13:00 THE HOME DEPOT, MANAGING AGENT/OFFICER,  
PO BOX 105982, DEPT. 51, ATLANTA, GA 30353-5982  
93 E-mail: bellsouth.bankruptcy@bellsouth.com Jul 23 2002 19:07:25 BELL SOUTH,  
ATTN: MANAGING AGENT, PO BOX 70807, CHARLOTTE, NC 28272  
119 EDI: BECKLEE.COM Jul 23 2002 23:13:00 AMERICAN EXPRESS CENTURION BANK, C/O BECKET & LEE,  
PO BOX 3001 DEPT., MALVERN, PA 19355-0701

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0417-8  
Case: 02-03218-8-JRL

User: LK  
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Page 3 of 3  
Total Served: 121

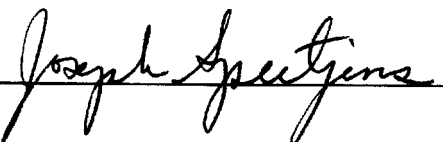
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I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Jul 25, 2002

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.